



Order Filed on September 16, 2024

by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg, MAG-1284**  
**Marie-Ann Greenberg, Standing Trustee**  
**30 TWO BRIDGES ROAD**  
**SUITE 330**  
**FAIRFIELD, NJ 07004-1550**  
**973-227-2840**  
**Chapter 13 Standing Trustee**

IN RE:

TERESA LAI

**Chapter 13 Case No.: 23-14800**

**HEARING DATE: 09/12/2024**

**Judge: JOHN K. SHERWOOD**

**ORDER DISMISSING PETITION**

The relief set forth on the following page, numbered two (2), is hereby ORDERED.

**DATED: September 16,  
2024**

Honorable John K. Sherwood  
United States Bankruptcy Court

Case No.: 23-14800

Caption of Order: ORDER DISMISSING PETITION

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THIS MATTER having come before the Court on the Chapter 13 Standing Trustee's Motion to Dismiss on 09/12/2024, and the Court having been satisfied that proper service and notice was effectuated on the Debtor(s) and Debtor(s)' counsel, and the Court having considered the Chapter 13 Standing Trustee's report, and good and sufficient cause appearing therefrom for the entry of this Order, it is

ORDERED AND DIRECTED, that the Debtor(s) Voluntary Petition for Relief under Chapter 13 and all proceedings thereunder are hereby dismissed without prejudice.

Pursuant to 11 U.S.C. Sec. 349(b) this Court, for cause, retains jurisdiction over any additional application filed within 30 days by any administrative claimants for funds on hand with the Chapter 13 Trustee.

ORDERED, that upon case dismissal any funds held by the Chapter 13 Standing Trustee from payments made on account of Debtor(s)' Plan, shall be disbursed to the Debtor(s), less any applicable Trustee fees and commissions, except any adequate protection payments due under the proposed plan or by Court Order, and/or any counsel fees and costs hereby allowed as an Administrative Expense.

In re:  
Teresa Lai  
Debtor

Case No. 23-14800-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 17, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2024:

Recip ID	Recipient Name and Address
db	+ Teresa Lai, 11 Klein Court, Old Tappan, NJ 07675-6826

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa Wotton	on behalf of Debtor Teresa Lai melissa@freshstartesq.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6